



The Voice for Health Care Consumers

March 31, 1998

Senator Tom Daschle
Senate Hart -509
Washington, DC 20510-4103

Dear Senator Daschle:

Families USA strongly endorses "The Health Insurance Bill of Rights Act of 1998."

As you well know, American consumers are very anxious about changes that have occurred in our health care system. In particular, they believe that many health plans are more worried about their own bottom line than about the care they provide to enrollees.

Your bill clearly and comprehensively addresses many of the real concerns that consumers have. For example, your bill includes a precise appeals process for people who are being denied services they believe they should have. The process you propose is commendable because it requires that decisions be made within specific and reasonable timeframes, that consumers be informed, in writing, of the reasons for denials and that an external independent review be available upon request.

The range of issues addressed in your bill is also commendable. You include provisions on such concerns as access to emergency care, specialty care and prescription drugs as well as requirements of patient information, confidentiality and health insurance ombudsman programs. We believe that this bill is just what consumers need to restore their confidence in our health care system.

We look forward to working with you as this bill makes its way through the legislative process. Do not hesitate to call on us for assistance.

Sincerely yours,

A handwritten signature in black ink that reads "Ron Pollack".

Ron Pollack
Executive Director